

Fill in this information to identify your case and this filing:

Debtor 1 **Michael S. Helmstetter**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number **19-28687**

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Custom Made**  
 Model: **Soft Tail**  
 Year: **2004 or 2005**  
 Approximate mileage: **1500**

Other information:

**Custom built Motorcyle - also Kari Helmstetter**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$3,000.00**

**\$1,500.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$1,500.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

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**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**Miscellaneous Household Goods and Furnishings including: A love seat, end tables, sofa tables, kitchen tables and chairs, pots/pans/cookware, one bedroom set with dresser and night stand, lamps and accessories**

**\$1,000.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

**2 used TV's (55 and 70 Inch) Personal computer/printer, Cell Phone**

**\$1,200.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

**Some Collectibles**

**\$600.00**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

**Firearms including a 9mm Smith and Wesson and 357 Smith and Wesson**

**\$600.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Used Clothing and old wedding rings**

**\$2,500.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Jewelry including rings, watches**

**\$200.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

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☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

☒ Yes. Give specific information.....

**A few books, family pictures**

**\$10.00**

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

**\$6,110.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**Cash**

**\$60.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

**Individual Cheking Account at Navy Federal Credit Union Acct ending in 6622 (Every Day Checking)**

17.1. **Credit Union - Checking**

**NFCU  
PO Box 3100  
Merrifield, VA. 22119-3100**

**\$10.00**

**Individual Savings Account at Navy Federal Credit Union Acct ending in 1029 (Membership Savings Account)**

17.2. **Credit Union - Savings**

**NFCU  
PO Box 3100  
Merrifield, VA. 22119-3100**

**\$7.89**

**Individual Checking Account at Pacific Global Bank Acct ending in 0474 (Regular Checking)**

17.3. **Checking**

**Pacific Global Bank  
2323 S. Wentworth Avenue  
Chicago, Illinois 606016**

**\$395.00**

**Individual Checking at Beverly Bank & Trust Company Acct ending in 6995 (Total Access Checking)**

17.4. **Checking**

**Beverly Bank & Trust Company  
10258 S. Western Aven  
Chicago, Illinois 60643**

**\$162.34**

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		<b>Individual Account at JP Morgan Chase Bank Acct ending in 0769 (Chase Private Client Checking)</b>	
		<b>JP Morgan Chase Bank, N.A. PO Box 182051 Columbus, OH. 43218-2051</b>	
17.5.	<b>Checking</b>		<b>\$100.00</b>
		<b>Joint Checking Account at JP Morgan Chase Bank Acct ending in 7182 (Chase Private Client Checking) Joint with Laura A. Lantry (Ex-Wife)</b>	
		<b>JP Morgan Chase Bank, N.A. PO Box 182051 Columbus, OH. 43218-2051</b>	
17.6.	<b>Checking</b>		<b>\$0.35</b>
		<b>Joint Savings Account at JP Morgan Chase Bank Acct ending in 5197(Chase Private Client Savings) Joint with Laura A. Lantry (Ex-Wife)</b>	
		<b>JP Morgan Chase Bank, N.A. PO Box 182051 Columbus, OH. 43218-2051</b>	
17.7.	<b>Savings</b>		<b>\$3.09</b>

18. **Bonds, mutual funds, or publicly traded stocks**

*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

☒ No

☐ Yes.....

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Owns 51% Share interest in New City Auto  
Group Inc., d/b/a Prime Time Nissan (of  
Schereerville)  
(Benitta Berke and Steven Dobrofsky own the  
remaining 49% -24% for Benita Burke and 25%  
for Steven Dobrofsk)**

**51%** %

**\$0.00**

**Owns a 33% Interest in Kingdom Chevrolet  
(Richard Ruscitti owns the remaining 67%)**

**33%** %

**\$0.00**

**Owns a 25% interest in Western Avenue Nissan,  
Inc., f/k/a South Chicago Nissan, Inc.  
(Richard Ruscitti owns the remaining 75%)**

**25%** %

**\$0.00**

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Owner of New City Historic Auto Row LLC -  
doing business as Alfa Romeo & Fiat of Chicago,  
doing business as  
Kingdom Chevrolet, doing business as Kingdom  
Chevy, doing business as Yamaha and Zero of  
Chicago Illinois  
doing business as, Imagine KIA  
Was 100% owner but Debtor sold 49% of the  
company  
(Benitta Berke and Scott Kindybalyk own the  
remaining 49% - 33% for Benita Burke and 16%  
for Scott Kindybalyk)  
2401 S. Michigan Avenue  
Chicago, Illinois 60616-2301

100% % \$0.00

Alfa Romeo and Fiat of Chicago  
2401 S. Michigan Avenue  
Chicago, Illinois 60616-2301

% \$0.00

Owns interest in 2 Reinsurance Companies -  
owned with

50% % \$2,500,000.00

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No☒ Yes. ....

Institution name or individual:

**\$5000 With @Properties - Security Deposit to  
move out Randolph Location - may be  
personally owed to him - though owed to  
Business - New City Historic Auto Row - as  
majority owner Debtor may have a claimed**

\$5,000.00

**Security Deposit**

Debtor personally paid \$10,000 as an expert  
witness fee to Dixon Hughes (accounting  
firm) in the:

\$10,000.00

Michael Helmstetter

v.

Kingdom Chevrolet, Inc.

2014-CH-20208

Circuit Court of Cook County

Debtor 1 **Michael S. Helmstetter**

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<b>security deposit</b>	<b>\$35,000- Maureen Joyceat 2401 s michigan corp/county mayo - Security Deposit - Debtor not sure if he paid individually or if New City Historic LLC paid it</b>	<b>\$35,000.00</b>
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**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☐ No  
☒ Yes. Give specific information about them...

**Debtor put shares of Kingdom Chevrolet and South Chicago Nissan into trust called the Zephyr 2020 Inc**

**Unknown**

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☐ No  
☒ Yes. Give specific information about them...

**Illinois Drivers License - No Cash Value**

**\$0.00**

**General Motors Chevrolet**

**Unknown**

**Nissan Franchise**

**Unknown**

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

Debtor 1 **Michael S. Helmstetter**Case number (if known) **19-28687****28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**2014 Federal Tax Refund due Debtor as a result of amended 2014 1040X related to 2017 2.5 million dollar loss allowing the amendment. IRS sent amended 1040X back to Debtor May, 2019 as first ex-wife (Kerri Fallon) was still legally married to Debtor in 2014, and they wanted her to sign. Around May 20, 2019 Debtor gave return to daughter to have ex-wife sign off and on June 18, 2019 ex-wife was supposed to send return back and never did. All the income was generated by Debtor and refund was from Debtors wages only. As of June 20, 2019 though Debtor is now in collection status so it is disputable if the \$91,196.00 would now even be sent to Debtor**

Federal

**\$91,196.00**

**Federal Tax Refund Due Debtor for 2013 1040 X return in**

Federal

**Unknown**

**IRS Federal Tax Refunds for Tax years 2014, 2015, 2016**

Federal

**\$313,839.00**

**State tax refunds for multiple tax years may be owed Debtor**

State

**Unknown****29. Family support***Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*☐ No☒ Yes. Give specific information..

**\$1,340.00 Unused refundable amount from initial \$3,000.00 retainer for accounting/tax consultation services from around the end of 2018 - April 30, 2020's invoice number 170985 showing \$1,660.00 in earned professional fees (thus \$1,340.00)**

**Linda Mangurten, Office Manager  
Bronswick Benjamin P.C.  
Certified Public Accountants  
8750 W. Bryn Mawr Ave, Suite 650  
Chicago, IL 60631  
(847) 808-9800  
bronswick.com**

**\$1,340.00**

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**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim.....

**Potential cause of action vs first ex-wife Kerri Fallon who has held up a \$91,000 tax refund due Debtor for 2014 and as a result the IRS has now put Debtor into collections and most likely that refund due debtor will never come due to her intentional and wilfull and malicious act of refusing to allow Debtor to receive refund by refusing to sign off.**

**\$91,196.00**

**Michael Helmstetter v. Kingdom Chevrolet, Inc., Richard Ruscitti and Western Avenue Nissan; 2014-CH-20208 Circuit Court of Cook County, 1st District**

**Debtor is represented by:  
Brown, Udel, Pomerantz & Delrahim  
Attn: Michael S. Pomerantz, Esq.  
225 W. Illinois Street  
Suite 300  
Chicago, Illinois 60654  
(312) 475-9900**

**BUPD Law represented Debtor prior to the petition date. While the retainer agreement provided for a hybrid contingency fee and reduced hourly rate, the bankruptcy petition was filed before the case was resolved, thereby precluding BUPD from completing its representation. BUPD Law is owed \$97,346.77 by the Debtor (based upon its standard non-reduced rate) as reasonable compensation, given the number of hours of work performed, plus actual expenses. BUPD Law had perfected its statutory attorneysâ€™ lien pursuant to 770 ILCS 5/1 prior to the petition date.  
mpomerantz@bupdlaw.com**

**\$5,000,000.00**

**Potential Cause of Action for Consumer Fraud, and Unfair and Deceptive Practices and Breach of Contract against Steve Wileman and Consumer Services Co - debt settlement scam - This is their website  
<http://www.consumerservicesco.com/> and the main number from it 800-201-0742 The same number is tied to a similar website name from four years ago  
<https://capitolconsumerrelief.com.cutestat.com/>**

**Unknown**



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Debtor personally paid \$10,000 as an expert witness fee to Dixon Hughes (accounting firm) in the:

Michael Helmstetter  
v.  
Kingdom Chevrolet, Inc.  
2014-CH-20208  
Circuit Court of Cook County

**\$10,000.00**

\$50,000- expenses Monroe Capital - Paid by New City Historic Auto Row LLC - Debtor as majority owner may have an interest - paid for them to give Floor Plan for Car Dealership that number came to fruition

**\$50,000.00**

Potential Cause of Action v. Rourke and Moody and Michael Moody of legal malpractice and UDAP claim and Unfair and Deceptive Business Acts and Unfair and Deceptive Practices.

**Unknown**

Potential cause of action against Gaouetter & Associates and all their dba name and Terry Gaouetter for breach of contract, fraud, misrepresentation and accounting malpractice and UDAP claim and Unfair and Deceptive Business Acts and Unfair and Deceptive Practices.

**Unknown**

Potential Cause of Action for Breach of contract and fraud against Ultegra for entering into agreement to fund inventory and Fraud and Misrepresentation. Fraudulently taking out loan on collateral

**Unknown**

Potential Cause of Action against FCA for fraudulent shipment of inventory

**Unknown**

Potential Cause of Action for Bad faith lease against 2401 s michigan/county mayo as they knew property was rezoned and it was not zoned for a car dealership where \$300,000 was spent in detrimental reliance.

**\$300,000.00**

Potential Cause of Action for Nissan's fraudulent shipment of inventory - shipping cars that were never ordered and never requested and Fraud in charging for the cars that were not ordered and resulting injuries.

**Unknown**

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☒ Yes. Describe each claim.....

Debtor 1 **Michael S. Helmstetter**

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**Santander Bank v. New City Historic Auto Row LLC doing business as Alfa Romeo & Fiat of Chicago and Michael S Helmstetter, Defendants and V. Respondent FCA US LLC, Intervenor Plaintiff, Fort Worth Brothers Automotive, LLC d/b/a Alfa Romeo Fiat of Fort Worth, Counter Claimants Michael S Helmstetter And New City Historic Auto Row LLC v. Counter Claimants V. Counter Defendants Michael S Helmstetter And New City Historic Auto Row LLC Counter Claimant Michael S Helmstetter And New City Historic Auto**

**Unknown**

**Claims in 19-cv-01516**

**Unknown**

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$8,408,309.67**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$0.00</b>
56. Part 2: Total vehicles, line 5	<b>\$1,500.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$6,110.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$8,408,309.67</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$8,415,919.67</b>	Copy personal property total <b>\$8,415,919.67</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$8,415,919.67</b>

## Fill in this information to identify your case:

Debtor 1	<b>Michael S. Helmstetter</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	19-28687		

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Miscellaneous Household Goods and Furnishings</b> Line from <i>Schedule A/B</i> : 6.1	\$1,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Electronics</b> Line from <i>Schedule A/B</i> : 7.1	\$1,200.00	<input checked="" type="checkbox"/> \$860.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Collectibles</b> Line from <i>Schedule A/B</i> : 8.1	\$600.00	<input checked="" type="checkbox"/> \$261.33 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Firearms</b> Line from <i>Schedule A/B</i> : 10.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Necessary Wearing Apparel</b> Line from <i>Schedule A/B</i> : 11.1	\$2,500.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)

Debtor 1 **Michael S. Helmstetter**

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Jewelry</b> Line from Schedule A/B: <b>12.1</b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>A few books, family pictures</b> Line from Schedule A/B: <b>14.1</b>	<b>\$10.00</b>	<input checked="" type="checkbox"/> <b>\$0.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Cash</b> Line from Schedule A/B: <b>16.1</b>	<b>\$60.00</b>	<input checked="" type="checkbox"/> <b>\$60.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Credit Union - Checking: Individual Cheking Account at Navy Federal Credit Union Acct ending in 6622 (Every Day Checking)</b>  <b>NFCU</b> <b>PO Box 3100</b> <b>Merrifield, VA. 22119-3100</b> Line from Schedule A/B: <b>17.1</b>	<b>\$10.00</b>	<input checked="" type="checkbox"/> <b>\$10.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Credit Union - Savings: Individual Savings Account at Navy Federal Credit Union Acct ending in 1029 (Membership Savings Account)</b>  <b>NFCU</b> <b>PO Box 3100</b> <b>Merrifield, VA. 22119-3100</b> Line from Schedule A/B: <b>17.2</b>	<b>\$7.89</b>	<input checked="" type="checkbox"/> <b>\$7.89</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Checking: Individual Checking Account at Pacific Global Bank Acct ending in 0474 (Regular Checking)</b>  <b>Pacific Global Bank</b> <b>2323 S. Wentworth Avenue</b> <b>Chicago, Illinois 606016</b> Line from Schedule A/B: <b>17.3</b>	<b>\$395.00</b>	<input checked="" type="checkbox"/> <b>\$395.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Checking: Individual Checking at Beverly Bank &amp; Trust Company Acct ending in 6995 (Total Access Checking)</b>  <b>Beverly Bank &amp; Trust Company</b> <b>10258 S. Western Aven</b> <b>Chicago, Illinois 60643</b> Line from Schedule A/B: <b>17.4</b>	<b>\$162.34</b>	<input checked="" type="checkbox"/> <b>\$162.34</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>

Debtor 1 **Michael S. Helmstetter**

Case number (if known) **19-28687**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Checking: Individual Account at JP Morgan Chase Bank Acct ending in 0769 (Chase Private Client Checking)</b>  <b>JP Morgan Chase Bank, N.A.</b> <b>PO Box 182051</b> <b>Columbus, OH. 43218-2051</b> Line from Schedule A/B: <b>17.5</b>	<b>\$100.00</b>	<input checked="" type="checkbox"/> <b>\$100.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Checking: Joint Checking Account at JP Morgan Chase Bank Acct ending in 7182 (Chase Private Client Checking) Joint with Laura A. Lantry (Ex-Wife)</b>  <b>JP Morgan Chase Bank, N.A.</b> <b>PO Box 182051</b> <b>Columbus, OH. 43218-2051</b> Line from Schedule A/B: <b>17.6</b>	<b>\$0.35</b>	<input checked="" type="checkbox"/> <b>\$0.35</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Savings: Joint Savings Account at JP Morgan Chase Bank Acct ending in 5197(Chase Private Client Savings) Joint with Laura A. Lantry (Ex-Wife)</b>  <b>JP Morgan Chase Bank, N.A.</b> <b>PO Box 182051</b> <b>Columbus, OH. 43218-2051</b> Line from Schedule A/B: <b>17.7</b>	<b>\$3.09</b>	<input checked="" type="checkbox"/> <b>\$3.09</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>
<b>Refundable amount for prior accounting/tax consultation services</b> Line from Schedule A/B: <b>30.1</b>	<b>\$1,340.00</b>	<input checked="" type="checkbox"/> <b>\$1,340.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>

3. **Are you claiming a homestead exemption of more than \$170,350?**  
 (Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

**Fill in this information to identify your case:**

Debtor 1 **Michael S. Helmstetter**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number **19-28687**  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael S. Helmstetter  
**Michael S. Helmstetter**  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date April 8, 2020

Date \_\_\_\_\_